

MicroSave India Focus Note 81

Lessons from CSMs: Agent Perspectives

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Introduction

This Note is the first in a 2-part series on obtaining feedback from agents and customers on the mobile banking experience. This Note explores how Customer and Channel Satisfaction Measurement and Management (CSM) exercises helped Eko India Financial Services, a business correspondent network manager (BCNM) for State Bank of India (SBI) and ICICI Bank in Delhi and Bihar, improve its systems over an 18-month period.¹ This Note particularly focuses on agent (customer service point/CSP) feedback.



Introduction of the Eko Distributor Information Centre (EDIC)

Feedback from several CSMs suggested that distributors, or super customer service points (SCSPs), were not able to track the status of new customer service point (CSP) application forms after they are collected from their office by the document collection centre. Furthermore, they were unable to monitor the performance of their individual agents or CSPs. Many SCSPs asked for a support system to track the performance of their CSPs and the commissions that were due to them.

MicroSave recommended an online system for channel management where both CSPs and SCSPs could look at the status of forms and status of commissions. Based on this feedback, Eko created the Eko Distributor Information Centre (EDIC), which provides complete online support for monitoring individual CSP's performance, making requests for e-load and inventory, and tracking the status of forms. While Eko has already implemented this for SCSPs, they plan to extend EDIC for CSPs so that they can also track the status of forms and commissions.

Introduction of a Separate CSP Support Helpline

The evolution of Eko's call centre is also one of the outcomes of the CSMs. Eko initially had one customer service support number for both customers and agents. Due to this shared call centre, CSPs remarked during CSMs that they were often not able to connect with call centre executives to resolve their queries. CSPs were also calling customer service support often on behalf of their customers. The CSPs also noted that the call centre executives should be better trained, as they often were not able to resolve queries.

Based on the CSM feedback and feedback from the sales team, Eko introduced a separate call centre line for CSPs. Call centre agents were also trained on frequently asked questions (FAQs), and a process of query escalation was formalised. Over time, this system has evolved into an IVR-facilitated (voice activated) system. After these changes, CSMs found that most agents and even customers were happy with the call centre support. The query resolution rate has also improved.

Introduction of a Special but Simple Docket to Hold All Eko Communications

One of the major findings for the first quarterly CSMs conducted in June 2009 was the lack of communication between Eko and CSPs. There were frequent changes in the product and services offered, the pricing, and other product features. Many CSPs were found to be unaware of the changes made even after 2-3 months. When the MicroSave team raised this with the Eko channel team, they said that circulars about the change were issued to each and every one of the CSPs. However, most CSPs claimed that they did not receive any circulars.

Based on CSM recommendations and feedback from the sales team, a simple CSP docket was introduced at each CSP shop in which CSPs were asked to keep a copy of every circular that they receive. This docket is now used to confirm if the agents have received the circulars. Also every time the sales team visits agents, they again explain the message of the recent circulars to agents, referring to those in the docket.

Introduction of Prompt Commissions for Agents

One of the most common issues raised by CSPs and SCSPs during later CSMs was the late payment of commissions. All commissions were supposed to be paid monthly, yet agents typically would not receive their commissions even after 3-5 months. Based on feedback from CSMs and the sales team, concerns about the commission process have since eased, and CSPs in the

¹ For more information about CSMs, see Briefing Notes # 110 "[Managing Channel Satisfaction in Agent Banking](#)" and # 111 "[Managing Customer Satisfaction in Agent Banking](#)".

most recent CSM did not raise late payment of commissions as an issue at all.

CSP Selection Process

Eko tried two different ways to recruit CSPs in the early days: 1) depending on SCSP suggestions and 2) using an external agency to select and recruit agents. CSMs during the first year of implementation, however, suggested that many of the agents acting as CSPs were not at all interested in the business. Some CSPs were in fact not conducting transactions at all. *MicroSave* highlighted the need to have a more standard process of CSP selection and recruitment. As a result, a recruitment criteria and process was finalised with the help of the *MicroSave* team and Eko sales team. Eko has now fully implemented the new process, and agents are now only selected on the basis of the pre-defined criteria. The Eko sales team has since reported that the agents selected are performing well.



Continuous Feedback On Marketing Collateral

CSMs also ensure that there is continuous feedback on marketing materials. Given the novelty of Eko's product, there was an initial lack of awareness about the product and its features. During CSMs, many CSPs requested marketing activities in order educate potential customers. As a result, Eko conducted different forms of below-the-line marketing activities like *nukkad nataks* (street plays), 'canopies' or account opening camps outside agent stores, and mobile vans promoting the Eko product. Promotional posters and banners were made available and hung at prominent areas around the CSP location. (Given the large number of posters and banners that compete in Indian shops, the quality of posters and their ability to command attention make a significant difference.) During subsequent CSMs, CSPs reported that the quality of leaflets, posters and brochures had improved over time.

Eko has also designed a standard CSP kit, which includes account opening materials, registers, the CSP manual and the marketing collateral (sign boards, CSP certificate, posters, leaflets, and specific product/pricing collateral). In order to streamline this process, Eko also

stipulated a timeframe within which this set of materials must reach a new CSP. A strong system of checks and balances was also instituted, under which the CSP should sign-off on receiving the standard CSP kit. Thereafter, a monitoring visit by the sales team should happen after a fixed number of days to check if the materials were delivered and displayed properly.



Yogendra Sharan, 26 years, runs a small shop selling airtime recharge vouchers, CDs, DVDs, mobile accessories, etc. He has been a CSP for about four months in West Delhi, has opened 62 accounts and conducted over Rs.100,000 (about US\$2,222) worth of transactions.

Why is promotional activity important “*bhai seedhi si baat hai joh dikhta hai woh bikta hai.*” [Its simple, people buy what they see.]

Conclusion

Regular CSM exercises can be very helpful to take the pulse, and assess the well-being of its two main customers: end customers and agents or CSPs. While these examples are not exactly ground-breaking, this continuous tracking highlights the importance for the BCNM to understand and optimally serve both its CSPs and its customers. This often requires reducing focus on growth in the short-term to ensure that the building blocks for large scale roll out are in place. For Eko, feedback from agents resulted in improved agent management systems, the introduction of a dedicated CSP hotline and prompt remuneration for agents. Furthermore, based on the CSMs, Eko also received insights into the agent selection process and marketing.

For more details on CSMs for agents, please see Briefing Note # 110 “[Managing Channel Satisfaction in Agent Banking](#)”.